

UNITED STATES PATENT AND TRADEMARK OFFICE

Page 1 of 2
File

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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/709,697	05/24/2004	Kenneth William Austin	60655.4017

20322
SNELL & WILMER
ONE ARIZONA CENTER
400 EAST VAN BUREN
PHOENIX, AZ 850040001

CONFIRMATION NO. 3696

FORMALITIES LETTER



OC000000013141111

Date Mailed: 07/02/2004

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

09/07/2004 MMEKONEN 00000028 10709697

FILED UNDER 37 CFR 1.53(b)

01 FC:1051

130.00 DP

Filing Date Granted

Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.

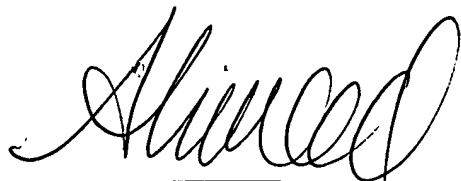
SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is **\$130** for a Large Entity

- **\$130** Late oath or declaration Surcharge.

Replies should be mailed to: Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

*A copy of this notice **MUST** be returned with the reply.*

A large, stylized handwritten signature in black ink, appearing to read "Almud", is positioned above a horizontal line.

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

CERTIFICATE OF MAILING



I certify that this document is being deposited with the U.S. Postal Service as First Class Mail under 37 C.F.R. 1.8 and is addressed to Mail Stop: Missing Parts, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date: September 1, 2004

Suzi J. Mason
Signature of Person Mailing Correspondence

**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE**

PATENT

Inventor(s):	Austin, et al.	Docket No.:	60655.4017
Serial No.:	10/709,697	Group Art Unit:	3624
Filing Date:	May 24, 2004	Examiner:	TBA
Title:	DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS	Confirmation No.:	3696

**RESPONSE TO NOTICE TO FILE MISSING PARTS OF
NONPROVISIONAL APPLICATION**

FILED UNDER 37 CFR 1.53(b)

FILING DATE GRANTED

Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

This response to the Notice to File Missing Parts of Nonprovisional Application -
Filing Date Granted mailed on July 2, 2004.

Enclosed herewith for filing are the following:

A copy of the Notice to File Missing Parts of Nonprovisional Application -
Filing Date Granted. **(REQUIRED)**;
Declarations

- 1) Signed by inventor Kenneth William Austin;
- 2) Signed by inventor Thomas G. Callaghan;

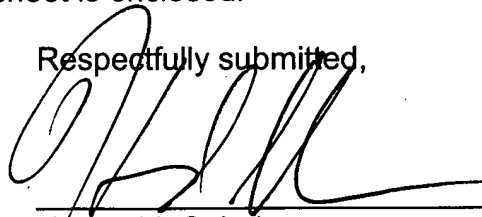
- 3) Signed by inventor Ravinder Dhamija;
- 4) Signed by inventor Deborah L. Dierker;
- 5) Signed by inventor Beth Gallagher;
- 6) Signed by inventor Jeff William Gass;
- 7) Signed by inventor Tod J. Johnston;
- 8) Signed by inventor Marcel Leyva;
- 9) Signed by inventor Sedettra Nicole Rankin;
- 10) Signed by inventor Guruprasad M. Shenoy; and
- 11) Signed by inventor Mzilikazi Whitfield.

Surcharge for late filed Declaration	\$130.00
Total completion of application fees	\$130.00
Total fees due	\$130.00

The fee of \$130.00 is to be paid as follows:

- X A check in the amount of the fee is enclosed.
- X The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**
A duplicate copy of this sheet is enclosed.
- X If an extension of time is required, please consider this a petition therefor and charge any additional fees which may be required to Deposit Account No. **19-2814**.
A duplicate copy of this sheet is enclosed.

Respectfully submitted,



Howard I. Sobelman
Reg. No. 39,038

Dated: September 1, 2004

SNELL & WILMER L.L.P.
One Arizona Center
400 E. Van Buren
Phoenix, AZ 85004-2202
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Fax (602) 382-6070
Email: hsobelman@swlaw.com



Serial No. 10/709,697
Docket No. 60655.4017

- 3) Signed by inventor Ravinder Dhamija;
- 4) Signed by inventor Deborah L. Dierker;
- 5) Signed by inventor Beth Gallagher;
- 6) Signed by inventor Jeff William Gass;
- 7) Signed by inventor Tod J. Johnston;
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